

**Information to identify the case:**

Debtor 1 David R. Uram  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **14-22092-CMB**

Social Security number or ITIN **xxx-xx-7186**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David R. Uram

9/17/19

**By the court:**

Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
David R. Uram  
DebtorCase No. 14-22092-CMB  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
Form ID: 3180WPage 1 of 2  
Total Noticed: 38

Date Rcvd: Sep 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2019.

db +David R. Uram, 738 Fernhill Avenue, Pittsburgh, PA 15226-1320  
 cr +PNC Bank National Association, PO Box 94982, Cleveland, OH 44101-4982  
 13858730 +Aes/pnc Trust, Po Box 2461, Harrisburg, PA 17105-2461  
 13858731 +Allegheny County c/o Jordan Tax, 102 Rahway Road, Canonsburg, PA 15317-3349  
 13934120 +BPA as Authorized Agent for PNC Bank, 800 Corporate Drive, Suite 408,  
     Ft. Lauderdale, FL 33334-3621  
 13858735 +City School District of PGH., c/o Goehring Rutter & Boehm, 437 Grant St, 14th Fl,  
     Pittsburgh, PA 15219-6101  
 13862225 +City and School District of Pittsburgh, c/o Goehring Rutter & Boehm,  
     437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 13858734 +City of Pittsburgh, c/o Goehring Rutter & Boehm, 437 Grant St, 14th Fl,  
     Pittsburgh, PA 15219-6101  
 13862223 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
     Pittsburgh, PA 15219-6101  
 13858737 Ge Capital Retail Ba, c/o Portfolio Recovery Asso., 120 Corporate Blvd. Ste 1,  
     Alexandria, VA 223502  
 13861180 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13904449 +PNC Bank, POB 94982, Cleveland, OH 44101-4982  
 13862228 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,  
     437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 13858742 +Pittsburgh Water and Sewer Authority, 1200 Penn Avenue, Pittsburgh, PA 15222-4216  
 13858743 +Pnc Bank, Po Box 3180, Pittsburgh, PA 15230-3180  
 13858744 +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
 13858745 +Pncbank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 18 2019 03:31:48 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr EDI: RECOVERYCORP.COM Sep 18 2019 06:53:00 Recovery Management Systems Corporation,  
     25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13892047 EDI: AIS.COM Sep 18 2019 06:53:00 American InfoSource LP as agent for, Verizon,  
     PO Box 248838, Oklahoma City, OK 73124-8838  
 13858732 EDI: BANKAMER.COM Sep 18 2019 06:53:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998  
 13861309 EDI: RESURGENT.COM Sep 18 2019 06:53:00 CACH, LLC, PO BOX 10587,  
     Greenville, SC 29603-0587  
 13916067 EDI: BL-BECKET.COM Sep 18 2019 06:53:00 Capital One, N.A., c/o Becket and Lee LLP,  
     POB 3001, Malvern, PA 19355-0701  
 13858733 +EDI: PRA.COM Sep 18 2019 06:53:00 Citibank N.a., c/o Portfolio Recovery Asso.,  
     120 Corporate Drive Ste 1, Norfolk, VA 23502-4952  
 13858736 +E-mail/Text: kristin.villneuve@allianceoneinc.com Sep 18 2019 03:30:50 Columbia Gas Pa,  
     c/o Alliance One, 1684 Woodlands Dr. Ste 15, Maumee, OH 43537-4093  
 13873185 +EDI: TSYS2.COM Sep 18 2019 06:53:00 Department Stores National Bank/Visa,  
     Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 13858738 +EDI: RESURGENT.COM Sep 18 2019 06:53:00 Ge Money Retail Bank, c/o CACH, LLC,  
     4340 S.Monaco St. Unit 2, Denver, CO 80237-3485  
 13858739 +EDI: IIC9.COM Sep 18 2019 06:53:00 I.C. Systems, 444 Highway 96 East,  
     Saint Paul, MN 55127-2557  
 13858740 +E-mail/Text: bncnotices@becket-lee.com Sep 18 2019 03:31:00 Kohls/capone,  
     N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 13858741 +EDI: TSYS2.COM Sep 18 2019 06:53:00 Macy's, POB 183084, Columbus, OH 43218-3084  
 13886792 EDI: PRA.COM Sep 18 2019 06:53:00 Portfolio Recovery Associates, LLC, POB 12914,  
     Norfolk VA 23541  
 13892802 EDI: RECOVERYCORP.COM Sep 18 2019 06:53:00 Recovery Management Systems Corporation,  
     25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13858746 +EDI: SEARS.COM Sep 18 2019 06:53:00 Sears Credit Card, POB 6282,  
     Sioux Falls, SD 57117-6282  
 13858747 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 18 2019 03:31:57 U. S. Trustee's Office,  
     1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721  
 13858748 +EDI: VERIZONCOMB.COM Sep 18 2019 06:53:00 Verizon, POB 920041, Dallas, TX 75392-0041  
 13858749 +EDI: VERIZONCOMB.COM Sep 18 2019 06:53:00 Verizon Wireless, 1 Verizon Pl,  
     Alpharetta, GA 30004-8510  
 13858750 +EDI: TSYS2.COM Sep 18 2019 06:53:00 Visdsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 13858751 +EDI: CKSFINANCIAL.COM Sep 18 2019 06:53:00 World S Foremost Ban, c/o CKS FINANCIAL,  
     505 Independence Pkwy St., Chesapeake, VA 23320-5178

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
 cr City and School District of Pittsburgh  
 cr PNC BANK NATIONAL ASSOCIATION  
 cr Pittsburgh Water & Sewer Authority

District/off: 0315-2

User: dkam  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Sep 17, 2019

13862226\* +City of Pittsburgh, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
Pittsburgh, PA 15219-6101

13904450\* +Pittsburgh Water and Sewer Authority, 1200 Penn Avenue, Pittsburgh, PA 15222-4216

TOTALS: 4, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 19, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2019 at the address(es) listed below:

Gary William Short on behalf of Debtor David R. Uram garyshortlegal@gmail.com,  
gwshort@verizon.net

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

James Warmbrodt on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com

Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,  
cnoroski@qrblaw.com

Jeffrey R. Hunt on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com,  
cnoroski@qrblaw.com

Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@qrblaw.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmevf@chapter13trusteewdpa.com

TOTAL: 8